

**WORLD SAVINGS**

September 13, 2007

Loan Number: 0010585743

**REINSTATEMENT QUOTE**

Tina Alexander  
 12318 Mossycup Dr  
 Houston, TX 77024 4907

Customer: Tina S Alexander  
 Property: 12318 Mossycup, Houston TX 77024

Dear Sir or Madam:

Please find the breakdown of the total amount due to reinstate the above loan from foreclosure status as indicated below. Should you have any questions, please contact us at 1-800-282-3458. A representative is available to assist you Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time.

**Breakdown of Total Due to Reinstate:**

43 payment(s) :	93,388.02
Advance(s) : Escrow	.00
Accrued Late Charge:	3,710.16
Miscellaneous Fee(s) :	
CORPORATE ADVANCE	1,321.00
ADDITIONAL CHARGES	6,227.97
Foreclosure	748.00
Less: Credit (Suspense)	< .00>
-----	
Total required to reinstate loan in full	105,395.15
Property Preservation/Inspection Fees	45.00
NSF Fees	.00
TOTAL REQUIRED TO REINSTATE LOAN AND RELATED	105,440.15
WORLD SAVINGS CHARGES (Good through 09-25-07)	

Only certified funds will be accepted to reinstate this loan. All personal and/or business checks, partial funds, and cash will be returned. Payments may be made at any World Savings branch or mailed to the address on page two of this letter.

Please note that we do not recognize mailing postmark dates. Therefore, the amount quoted above must be received in a World Savings branch or at our San Antonio office no later than 5:00 p.m., Central Time, on 09-25-07. After this date, additional amounts may become due.



Tina S Alexander  
0010585743  
September 13, 2007  
Page 2

To remit your balance due by mail or wire, please send to:

Mail  
World Savings  
Attn: Cashiering Dept., TX1361  
4101 Wiseman Blvd.  
San Antonio, Texas 78251

Wire  
World Savings  
ABA/RT:322186961  
Account No.: 11052019  
Reference Loan Number

As a reminder, you are required by your Note and Security Instrument to continue to meet and pay other obligations including, payment and maintenance of insurance, property taxes, HOA/PUD fees, and other assessments. If you are unable to make future payments on the loan, pay property taxes, provide proof of hazard insurance, maintain the collateral, or pay other obligations as required by the Note and Security Instrument, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require, as a condition of reinstatement, that you provide reliable written evidence that all senior liens, property taxes, and insurance premiums are paid current.

Payment in accordance with this reinstatement quote may not be sufficient to cure all defaults of the Note and Security Instrument. You should review any previously issued Notices of Intent to Foreclose or Notices of Default to determine if any non-monetary defaults remain outstanding. Unless all defaults are cured, foreclosure sale proceedings will continue.

This reinstatement quote may or may not include advances for insurance, property taxes and other assessments. If World Savings advanced delinquent property taxes, hazard/flood insurance, or other assessments on your behalf, you may be required to make payment into an escrow account with World Savings. You will be notified in writing upon the reinstatement of your loan as to specific requirements, if any.

Thank you for your attention to this matter.

Foreclosure Department

XF613 048 AVR

NOTICE REQUIRED BY FEDERAL LAW:

\*Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

September 19, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201  
Attn: Mike Lara, Foreclosure Department

Re: Reinstated Quote for Loan Number: 0010585743

Mr. Mike Lara,

Please have this letter confirm our conversation today regarding the Reinstatement Quote you faxed to me yesterday, which I received in the mail today. I called to reconfirm that there are no other amounts that I owe World Savings. If I pay this reinstatement quote amount of \$105,440.15, my loan will be current and in good standing. It is my intention to pay this amount and bring my loan current.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Tina S. Alexander', written in dark ink.

Tina S. Alexander  
Loan Number: 0010585743

**Exhibit “8”**

12318 Mossycup Dr. Houston, TX 77024

**Tina S. Alexander**

# Fax

To: Mike Lara From: Tina S. Alexander  
Fax: 210-509-1147 Pages: 2  
Phone: \_\_\_\_\_ Date: 9/28/2007  
Re: Wire Loan 0010585743 CC: \_\_\_\_\_

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

• Comments:

Attached is the wire confirmation for  
\$ 106,000<sup>00</sup> to reinstate my loan at  
World Savings loan # 0010585743.  
Please call me at 713-419-2834 cell if  
you have any questions or issues.

Sincerely,

Tina S. Alexander

*Tina*  
(713) 461-7730  
713-419-2834 cell  
713-722-0972 Fax

**WACHOVIA****Wire Transfer of Funds Request**

For Use by CMG Field Personnel Only (Not for Financial Center use)

Preparer's Signature

379493

Authorized Signature

NSF Only

Account Status

Sufficient (Audio Checked)

Not Sufficient (NSF)

SUFFICIENT

NSF Source of Funds

Credit Approver Name (Please Print)

Credit Approver Signature

Date

Time of Call

Callback  
Required  
(Yes or No)

Initiator's Signature

Customer Accepting Call Back/Phone Number

Verifier's Signature

**Wire Transfer of Funds**

WACHOVIA BANK, N.A.

Current Date

09/28/07

Control Number

400206

Domestic or International

DOMESTIC

Non-Repetitive or Repetitive

NON-REPETITIVE

Line Number

Amt Verify Ctl

N

Verify I.D.

Type (Fed, Book, Other)

FED

Caller

Financial Center or Department

0802925

Request Type (Fax, Phone, Walk in)

WALK-IN

Description 2 (GL)

Execution Date

09/28/07

Domestic Transfer Amount

\$ 108,000.00

Type Currency

Value Date

Foreign Amount

Exchange Rate

Contract Number / Provided By

U.S. Dollar Amount

\$

Foreign Currency Transfer Amount

=

Originator

Name

Check One ☐ Internal ☐ Customer Initiated

Org

Account Number

MELODY GODAR-MCDAID

75

1010093671723

Address

112 KAISER DRIVE DOWNTOWN PA

City/State/Zip/Country

19335

ID 22943177

ID Source PA

ID Type DL

Expiration Date 090317

Receiving Bank

Name

WORLD SAVINGS BANK FSB

R/T Number

322186961

Address

4101 WISEMAN BLVD.

City/State/Zip/Country

SCOTTSDALE AZ 78251

Advice NONE

(No Phone Advice Required, Credit and Phone Advice, Notify and Pay, Pay Upon Proper I.D.)

Beneficiary Payment Information

Name

WORLD SAVINGS

Org

Account Number

Address

11052019

City/State/Zip/Country

Other Payment Information

LOAN #0010585743

CHARGE

**Fee Method**

(Waive/Charge)

**Customer Contract**

All of the above information is complete and correct and provided to Wachovia Bank, N.A. or to Wachovia Bank of Delaware, N.A. (each, the "Bank") for it to implement a wire transfer of funds from my account. The Bank's acceptance and execution of my wire transfer transaction is subject to the Terms and Conditions contained in this Wire Transfer of Funds Request. My signature below evidences that I have received a complete copy of this Request, and that I have received the Deposit Agreement.

X

Customer Signature

M. S. Godar-McAid

X

Date

9/28/07

**Exhibit “9”**

WORLD SAVINGS  
EFT Processing Center  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Case 4:15-cv-01596 Document 6-5 Filed on 06/08/15 in TXSD Page 73 of 330  
Any Questions? Call  
Customer Service Dept.  
(800) 642-0257

October 12, 2007

T1 P1  
Tina S Alexander

12318 Mossycup Dr  
Houston TX 77024-4907

|||||

RE: 0010585743

Confirmation Number: 5120946963

Dear Tina S Alexander,

Thank you for using World Savings's EFT electronic drafting service. As per your verbal authorization on October 12, 2007, this one-time request will be processed in the amount of \$2,561.12, and will be applied to the loan as of October 12, 2007. This amount will be reflected on your bank statement following this payment.

Should you have any questions about the EFT payment or this confirmation please contact us at the number below. A Customer Service Representative will be available to assist you Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturday 8:00 a.m. to 5:00 p.m. (CST).

Please be advised that your request will initiate a debit to your bank account. This will be reflected on your bank statement following the payment to your loan.

Sincerely,

Customer Service Dept.  
World Savings  
EFT  
(800) 642-0257



# **Exhibit “10”**

**WORLD SAVINGS**

How may we help you?

**LOAN STATEMENT**

8,815

Property Address: 12318 MOSSYCUP  
HOUSTON

TX 77024-4907

Loan Number: 10585743

Payment Due Date: 10/01/07

Statement Date: 10/01/07

**Questions about your loan?**For quick answers, call .....1-800-642-0257  
8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)

005815 YNNNNN MODLLSTA

|||||

TINA S ALEXANDER  
12318 MOSSYCUP DR  
HOUSTON

TX 77024-4907

**1 PAYMENT OPTIONS**Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.To check the status of your World loan anytime, day or night,  
visit us at .....[www.worldsavings.com](http://www.worldsavings.com)For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166**2 CURRENT PAYMENT EXPLANATION**

Payment Options	
Interest Due	1,701.88
Deferred Interest†	
Principal Paid	618.71
Escrow/Other	440.53
Total Past Due	
Total Payment	2,561.12

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
				7.750

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

**3 YEAR-TO-DATE INFORMATION**

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
Interest	Additional Assessments
Late Charges/ Fees	860.38
	Homeowner's Insurance
	5,286.33
	Other

FOU28-01

UN-488 (04/07)

**4 TRANSACTION ACTIVITY**

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
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**5 IMPORTANT MESSAGES**[www.worldsavings.com](http://www.worldsavings.com)



**WORLD SAVINGS**

October 03, 2007

Loan Number: 0010585743

Tina S Alexander  
12318 Mossycup Dr  
Houston, TX 77024 4907

Property: 12318 Mossycup  
Houston TX 77024-4907

Dear Tina S Alexander :

World Savings is pleased to inform you that we have received and processed the funds to reinstate the above referenced loan.

The loan is now due for the October 01, 2007 payment in the amount of \$ 2,561.12. Regular billing statements will be generated with the October 01, 2007 payment. Payment(s) may be mailed to the following address:

World Savings  
P. O. Box 60129  
Los Angeles, CA 90060-0129

Thank you for your attention to this matter. You are a valued customer and we look forward to a long term relationship with you. Should you have any questions or need additional information, please contact our Customer Service Center at 1-800-642-0257. A representative is available to assist you Monday through Friday, 8:00 a.m. to 8:00 p.m., and Saturday 8:00 a.m. to 5:00 p.m., Central Time. For your convenience, you may also obtain home loan information or contact us at [www.worldsavings.com](http://www.worldsavings.com).

Foreclosure Department

FC622 034 PMI

**NOTICE REQUIRED BY FEDERAL LAW:**

\*Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

# **Exhibit “11”**

**WORLD SAVINGS**

How may we help you?

www.worldsavings.com

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

TINA S ALEXANDER  
12318 MOSSYCUP DR  
HOUSTON TX 77024-4907

74

ANALYSIS DATE:

10/04/2007

LOAN NUMBER:

0010585743

PROPERTY ADDRESS:

12318 MOSSYCUP  
HOUSTON TX 77024

**YOUR HOME LOAN PAYMENT MAY BE CHANGING - THIS STATEMENT WILL HELP YOU UNDERSTAND WHY**

This annual disclosure statement is required by Federal law and provides a detail summary of activity related to your escrow account. At your request we maintain an escrow account that is used to pay items such as your property taxes, insurance premiums, and/or mortgage insurance. If you have questions about this statement, please refer to the enclosed guide.

**1 YOUR HOME LOAN PAYMENT**

This section provides a breakdown of both your current and new payments, including the minimum payment, total escrow payment, and repayment of any shortage that may exist (or credit for an overage of less than \$50). Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated. If your loan is an adjustable rate mortgage, an additional payment may occur on the anniversary of your loan. Refer to your billing statement for additional payment options.

	NEW MONTHLY HOME LOAN PAYMENT	CURRENT MONTHLY HOME LOAN PAYMENT
Minimum Payment	\$2,120.59	\$2,120.59
Escrow Payment	\$0.00	\$0.00
Shortage Payment or Overage Credit	\$6,648.26	\$448.53
Credit Life and/or Disability Payment	\$0.00	\$0.00
Other	\$0.00	\$0.00
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$8,768.85</b>	<b>\$2,561.12</b>
<b>NEW PAYMENT EFFECTIVE DATE</b>	<b>12/01/07</b>	

**2 ESCROW SHORTAGE**

Your escrow account has a shortage. You have three options for repaying the shortage:

- You may use the escrow shortage remittance form attached below to make a full shortage payment of \$79,779.10. This option will reduce your total home loan payment by \$6,648.26 and will provide the lowest monthly payments.
- You may use the remittance form attached below to pay a portion of the shortage. This option will reduce your escrow shortage by the amount you pay. Any remaining shortage will be spread over 12 monthly payments.
- You may choose not to pay any portion of the shortage amount at this time, in which case no action is required. The shortage amount has been spread over 12 payments and included in your new monthly home loan payment. Please disregard the remittance form attached below.

**3 ANTICIPATED ESCROW ACCOUNT DISBURSEMENT AND NEW ESCROW PAYMENT AMOUNTS FOR THE NEXT 12 MONTHS**

This section shows the property tax amounts and/or insurance premiums we anticipate we will collect for and pay on your behalf during the next 12 months. The dollar amount shown may reflect the last amount actually paid for each item or we may project the next amount due, as allowed by Federal law (See Section 5 for an explanation of escrow account projection). Insurance and tax payments are disbursed before their due date to allow for mailing and processing time at the tax office or insurance company.

ESCROW ITEM	YEARLY DISBURSEMENT AMOUNT	NEW MONTHLY ESCROW PAYMENT AMOUNT
Mortgage Insurance	\$0.00	\$0.00
Taxes	\$0.00	\$0.00
Insurance	\$0.00	\$0.00
<b>TOTAL PAYMENTS FROM ESCROW</b>	<b>\$0.00</b>	<b>\$0.00</b>

Your new monthly escrow payment amount is calculated by dividing the yearly disbursement amount over 12 payments.

\*\*\* Continued on the reverse side \*\*\*

**WORLD SAVINGS**  
How may we help you?

Detach here and return with payment. Thank you.

Escrow Shortage Remittance Form

Name: TINA S ALEXANDER

Loan Number 0010585743

Make your check payable to World Savings and write your loan number on the memo line of your check.

**Escrow Shortage Payment Options:**

- ☐ Full shortage payment of \$79,779.10  
Reduces escrow payment by \$6,648.26 and provides the lowest monthly payment.
- ☐ Other shortage payment: \$  
Reduces escrow shortage by the amount you pay. Any remaining shortage will be spread over 12 payments.

World Savings  
P.O. Box 659406  
San Antonio, TX 78265-9406

1 AUC 2008 17/12/07

**4 IMPORTANT INFORMATION**

Should you have any questions or need additional information, please contact our Customer Service Center at 1-800-642-0267, extension 33676. A representative is available to assist you Monday through Friday, 8:00 a.m. to 8:00 p.m., and Saturday, 8:00 a.m. to 6:00 p.m., Central Time.

This statement is for informational purposes only. Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is exercising its right against the property and is not attempting to hold you personally liable on the Note.

**5 YOUR ESCROW ACCOUNT PROJECTION FOR THE NEXT 12 MONTHS**

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or overage exists. All anticipated payments into escrow and disbursements from escrow are included along with the projected escrow account balance, derived by carrying forward your current actual escrow balance. Please refer to Section 3 for an explanation of how your new escrow payment amount was calculated.

PAYMENTS INTO ESCROW		DISBURSEMENTS FROM ESCROW					ESCROW ACCOUNT BALANCE	
MONTH/ YEAR	PROJECTED	MORTGAGE INS	PROPERTY TAXES	FLOOD INS	HAZARD INS	OTHER INS	PROJECTED	REQUIRED
							\$79,779.10-	\$0.00
01/08							\$79,779.10-	\$0.00
02/08							\$79,779.10-	\$0.00
03/08							\$79,779.10-	\$0.00
04/08							\$79,779.10-	\$0.00
05/08							\$79,779.10-	\$0.00
06/08							\$79,779.10-	\$0.00
07/08							\$79,779.10-	\$0.00
08/08							\$79,779.10-	\$0.00
09/08							\$79,779.10-	\$0.00
10/08							\$79,779.10-	\$0.00
11/08							\$79,779.10-	\$0.00

World Savings does not collect or require a cushion in your escrow account. We require that your escrow balance be \$0.00 at the end of December 2007. We project your escrow account balance will be \$79,779.10- at that time. This means you have a shortage of \$79,779.10-. We have divided the shortage over 12 monthly payments. Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

**6 YOUR ESCROW ACCOUNT HISTORY FOR THE PAST 12 MONTHS**

The following is a statement of actual activity in your escrow account from 05/07 through 11/07. The information below provides a summary of what we projected would occur compared to what actually occurred in your escrow account.

PAYMENTS INTO ESCROW			DISBURSEMENTS FROM ESCROW			ESCROW ACCOUNT BALANCE	
MONTH/ YEAR	PROJECTED	ACTUAL	PROJECTED	ACTUAL	DESCRIPTION	PROJECTED	ACTUAL
						\$0.00	\$02862.81-
06/07						\$0.00	\$02862.81-
08/07						\$0.00	\$02862.81-
10/07		\$2645.18 *				\$0.00	\$00219.65-
12/07						\$0.00	\$0.00
02/08						\$0.00	\$0.00
04/08						\$0.00	\$0.00

\* - An asterisk (\*) shows a difference between what actually occurred and what was anticipated. A difference can be due to an increase or decrease in the amount of an escrow bill or due to the disbursement of funds on a date other than originally anticipated.

E- The letter "E" beside an amount indicates the payment or disbursement has not yet occurred but is estimated to occur as shown.

During this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

# **Exhibit “12”**

## LOAN STATEMENT

5.015

Property Address: 12318 MOSSYCUP  
HOUSTON TX 77024-4907

Loan Number: 10585743

Payment Due Date: 11/01/07

Statement Date: 10/06/07

## Questions about your loan?

For quick answers, call .....1-800-642-0257  
8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)



005815 YNNNNN M9DLLSTA



TINA S ALEXANDER  
12318 MOSSYCUP DR  
HOUSTON

TX 77024-4907

## 1 PAYMENT OPTIONS

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

Minimum Payment 11,350.21

To check the status of your World loan anytime, day or night,  
visit us at .....www.worldsavings.com

For new purchase, refinance, or home equity loan assistance,  
simply call .....1-800-914-8166

## 2 CURRENT PAYMENT EXPLANATION

Payment Options

Interest Due	1,698.91
Deferred Interest†	
Principal Paid	421.68
Escrow/Other	440.53
Total Past Due	8,789.09
Total Payment	11,350.21

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
2,561.12	6,227.97	8,789.09		7.750

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

## 3 YEAR-TO-DATE INFORMATION

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
16,030.79	
Interest	Additional Assessments
75,608.40	860.38
Late Charges/ Fees	Homeowner's Insurance
3,816.19	5,286.33
	Other

FOU725-01

LWS-483 (04/07)

## 4 TRANSACTION ACTIVITY

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
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A loan History Statement will follow under separate cover.

## 5 IMPORTANT MESSAGES

www.worldsavings.com

Your loan is 01 payment(s) past due. Your oldest payment was due 10/01/07.

\*\*\*\*\*If you are having difficulties making your mortgage payments, we encourage you to contact World Savings at 1-800-282-3451. Some of our payment plans may pleasantly surprise you. If your payment has already been made, please disregard this message.

Please detach coupon and return with payment. Thank you.



# **Exhibit “13”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

October 16, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

On September 28, 2007, I made a payment of \$106,000.00 to completely reinstate my loan with World Savings prior to the property being foreclosed. I had several conversations with Mr. Mike Lara prior to making the payment, to ensure that this \$106,000.00 was the total required to completely resolve all issues with my loan. He assured me that the reinstatement quote dated September 13, 2007, for \$105,440.15 was the total amount due to resolve all issues and reinstate my loan in full.

On October 8, 2007, I received a letter from World Savings dated October 3, 2007, informing me that they received and processed the funds to reinstate my loan. Also, the October 1, 2007 monthly payment was due for \$2,561.12, of which, I was provided with a statement reflecting that amount.

On October 12, 2007, I called World Savings and made the October 2007 payment in the amount of \$2,561.12 as the statement reflected was due, and received a confirmation letter from World Savings for that payment. I was told that my payment would return to the loan agreement amount of \$2,120.59, next month, because the escrow year to date disbursements of \$5,286.33 and 860.38 reflected on my statements would be paid in full from the \$105,440.15 reinstatement payment made on September 28, 2007.

On October 15, 2007, I received an Annual Escrow Account Disclosure Statement from World Savings, stating that my monthly loan payment would go from \$2,561.12 per month to \$8,768.85 per month beginning December 1, 2007. The escrow payment previously paid of \$440.53, which was supposedly cleared with the reinstatement payment, increased to \$6,648.26 per month. This statement reflects that I have an escrow shortage of \$79,779.10. I immediately called World Savings and was told that this escrow disclosure statement is incorrect. This balance had never been reflected on any previous statements and World Savings was in the process of transitioning to Wachovia and some funds were most likely applied incorrectly.

Then on October 16, 2007, I received a loan statement dated October 6, 2007 from World Savings for the November 1, 2007 payment, reflecting a payment due for \$11,350.21. This statement reflected an \$8,789.09 past due amount, which included the October 1 payment plus

\$6,227.97 in fees due. I immediately called World Savings again to inquire about this statement because I had paid the Oct.1 payment and received confirmation from World Savings. In addition, I wanted to know what the \$6,227.97 in fees were because that amount was included in the loan reinstatement detail and I was told that it was clearing the escrow disbursements of \$6,147.71 recorded on my monthly loan statements, which would then reset my loan agreement to the original payment of \$2,120.59. I was told to ignore the statement, because World Savings was still applying all the funds from the reinstatement, and that I would be receiving an accounting of the applied funds from the reinstatement, which would clear up all of these issues.

Please provide me with a complete and accurate accounting of my loan number 0010585743 and an explanation of all discrepancies outlined above.

Sincerely,

A handwritten signature in cursive script that reads "Tina S. Alexander". The signature is written in dark ink and is positioned below the word "Sincerely,".

Tina S. Alexander  
Loan Number: 0010585743

# **Exhibit “14”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

October 20, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Over the past couple of weeks, I have received multiple conflicting account statements and payment demands on my reinstated loan. Each time I immediately called the phone number on each statement to inquire about the inconsistencies and was told to ignore the statements that my reinstated payment of \$106,000 paid on September 28, 2007, was still being processed or applied. Despite the assurances from your office, I am still a bit concerned, since I have not seen any statement or document to date reflecting the terms of my reinstated loan with a payment of \$2,120.59 and no escrow.

On October 16, 2007, I sent a letter regarding the conflicting documents sent to me over the past 22 days after paying \$106,000 to reinstate my loan, and the detailed responses of each representative to my questions. Also, I requested a complete and accurate accounting of my loan.

Even though your office has repeatedly told me that my loan payment due on November 1, 2007 will be my reinstated loan payment of \$2,120.59. I would like to see documentation to reflect the terms of my reinstated loan agreement, because the multiple conflicting accounting and demands for payment are in violation of that loan agreement.

Sincerely,



Tina S. Alexander  
Loan Number: 0010585743

# LOAN STATEMENT

3.538

Property Address: 12318 MOSSYCUP  
HOUSTON TX 77024-4907

Loan Number: 10585743

Payment Due Date: 11/01/07

Statement Date: 10/18/07

## Questions about your loan?

For quick answers, call 1-800-642-0257  
8 a.m. - 8 p.m. Mon. - Fri., 8 a.m. - 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)



003536 YNNYYN M9DLLSTA



TINA S ALEXANDER  
12318 MOSSYCUP DR  
HOUSTON

TX 77024-4907

## 1 PAYMENT OPTIONS

Select your option on the Payment Coupon below. Please see  
CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

Minimum Payment 8,789.09  
15-Year Payment Plan 11,248.67

To check the status of your World loan anytime, day or night,  
visit us at [www.worldsavings.com](http://www.worldsavings.com)

For new purchase, refinance, or home equity loan assistance,  
simply call 1-800-914-8166

## 2 CURRENT PAYMENT EXPLANATION

Payment Options	Option 1	Option 2
Interest Due	1,698.91	1,698.91
Deferred Interest†		
Principal Paid	421.68	2,881.26
Escrow/Other	440.53	440.53
Total Past Due	6,227.97	6,227.97
Total Payment	8,789.09	11,248.67

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
	6,227.97	6,227.97		7.750

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

## 3 YEAR-TO-DATE INFORMATION

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
16,449.76	
Interest	Additional Assessments
77,310.02	860.38
Late Charges/ Fees	Homeowner's Insurance
3,816.19	5,286.33
	Other

FO4728-01

LWS-488 (04/07)

## 4 TRANSACTION ACTIVITY

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
10/07	BEGINNING BALANCE		+263,476.15			-80,660.16			
10/12	10/01 PHONE PMT	2,561.12	-418.97	1,701.62	7.750	+440.53			
10/18	ENDING BALANCE		+263,057.18			-80,219.63			

## 5 IMPORTANT MESSAGES

[www.worldsavings.com](http://www.worldsavings.com)

Have your financial needs changed? Want to refinance? Need cash? Contact World first! Because you're our highly valued customer, we may offer you faster, cheaper, and easier options than other lenders can. Call us at 1-800-914-8166.

Please detach coupon and return with payment. Thank you.

# **Exhibit “16”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

October 29, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

On October 18, 2007, I received from World Savings a Loan History Statement, which reflected the payment of \$106,000.00 from the Loan Reinstatement. The loan history statement is not very clear and has numerous "misc application pay" amounts being deducted. Also, at the beginning of the statement are 2 line items dated 3/30 and titled "Reversal". One is for -55,568.26 and the other is for -15,861.51. This statement is showing a -80,660.16 at the bottom of the Escrow column. This makes absolutely no sense at all. I am wondering if this -55,568.26 and -15,861.51 = -71,429.77 has anything to do with the Annual Escrow Account Disclosure Statement I received on Oct. 15, 2007, increasing my payment in December 2007, for which World Savings told me was an error and would be corrected.

I have called World Savings several times and no one can explain these items and the general consensus is that it is an error from the Wachovia transition and will be corrected. Please provide me with some documentation as to what these amounts are.

Today, Oct. 29, 2007, I received a loan statement from World Savings dated Oct. 18, 2007 providing 2 payment options for the November 1, 2007 payment. Option 1 says to pay \$8,789.09 or Option 2 says to pay \$11,248.67 a 15 year plan. In the Transaction Activity section of the statement reflects an escrow balance of -80,219.63, for the first time ever. What is going on here? I have called World Savings every week this month with questions about documentation that I am being sent and am repeatedly told it is in error. Now an escrow amount of \$-80,219.63 is magically showing up on my statements, when is the corrections going to happen. I am a single Mom with Lupus and stress aggravates my medical condition. I need this resolved ASAP, because less than a month ago, I paid World Savings \$106,000.00 to reinstate my loan to current. The \$106,000.00 is actually more than World Savings said I had to pay. Less than a week after I reinstated the loan and paid \$106,000, there are all these errors in documentation and no one seems to be able to provide one accurate, truthful answer. I still am not sure what to pay in November for the monthly payment. You have told me one amount, however, paperwork sent by World Savings with unexplained numbers says something entirely different.



I would greatly appreciate these questions being answered immediately and the documentation corrected to reflect the reinstated terms of my loan agreement.

Sincerely,

A handwritten signature in black ink, appearing to read "Tina S. Alexander", with a long horizontal flourish extending to the right.

Tina S. Alexander  
Loan Number: 0010585743

# **Exhibit “17”**



**WORLD SAVINGS**

November 20, 2007

Loan Number: 0010585743

Tina S Alexander  
12318 Mossycup Dr  
Houston, TX 77024 4907

Customer(s): Tina S Alexander  
Property Address: 12318 Mossycup  
Houston TX 77024

Dear Tina S Alexander :

Thank you for allowing World Savings to meet your home loan needs. We appreciate your recent remittance of funds to reinstate your loan. In applying these funds, there was an overpayment of foreclosing fees and cost as a result of an estimated quote. Please find enclosed a check in the amount of \$61.00 representing the amount of overpayment.

You are a valued customer and we look forward to continuing our business relationship. Should you have any questions or need additional information, please contact our Customer Service Center at 1-800-642-0257. A representative is available to assist you Monday through Friday, 8:00a.m. to 8:00 p.m., and Saturday 8:00 a.m. to 5:00 p.m., Central Time. For your convenience, you may also obtain home loan information or contact us at [www.worldsavings.com](http://www.worldsavings.com).

Foreclosure Department

FC725 009 RLC

**NOTICE REQUIRED BY FEDERAL LAW:**

\*Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the note.

Z5121-962

MACHINE DISBURSEMENT CHECK VOUCHER

11/20/07  
PAGE 643

PAYEE NAME TINA S ALEXANDER  
& ADDRESS 12318 MOSSYCUP DR  
HOUSTON TX 77024-4907

CHECK-NUMBER : 119442

LOAN-NO	SHORT-NAME INIT NAME PROPERTY ADDRESS	DESCRIPTION	TRAN DATE CODE	AMOUNT DUE
0010585743	TS ALEXANDE	FCL	601	61.00
CHECK TOTAL				61.00
1 ITEMS				

# **Exhibit “18”**

**Questions about your loan?**  
For quick answers, call .....1-800-642-0257  
8 a.m. – 8 p.m. Mon. – Fri., 8 a.m. – 5 p.m. Sat., Central Time  
(Please have your loan and Social Security numbers ready.)

4415

004415 YYNNN M9DLLSTA  


TINA S ALEXANDER  
12318 MOSSYCUP DR  
HOUSTON TX 77024-4907

Select your option on the Payment Coupon below. Please see **CHOOSING YOUR PAYMENT OPTIONS** on reverse side for explanations.

Minimum Payment	14,182.97
-----------------	-----------

**To check the status of your World loan anytime, day or night, visit us at .....[www.worldsavings.com](http://www.worldsavings.com)**

**For new purchase, refinance, or home equity loan assistance,  
simply call: 1-800-914-8166**

### 3 YEAR-TO-DATE INFORMATION

Payment Options	
Interest Due	1,696.19
Deferred Interest	
Principal Paid	424.60
Escrow/Other	6,668.26
Total Past Due	5,414.12
Total Payment	14,182.97

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest †	Current Interest Rate
2,561.12	2,653.00	5,414.12		7.750

† See explanation of deferred Interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
16,449.76	
Interest	Additional Assessments
77,310.02	860.38
Late Charges/ Fees	Homeowner's Insurance
10,044.16	5,286.33
	Other

1000

1. *Journal of the American Medical Association*, 1997; 278: 1039-1044.

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
6/19	BEGINNING BALANCE		\$263,087.18			\$8,219.43			
1/08	FEE PAYMENT	6,121.94							6,121.94
1/20	ENDING BALANCE		\$269,087.18			\$8,219.43			

**www.worldsavings.com**

Your loan is 01 payment(s) past due. Your oldest payment was due 11/01/07.  
\*\*\*\*\*If you are having difficulties making your mortgage payments, we encourage you to contact World Savings at 1-800-282-3451. Some of our payment plans may pleasantly surprise you. If your payment has already been made, please disregard this message.

World Savings is now part of Wachovia and your statement will soon have a brand new look featuring the Wachovia name and color scheme. Beginning December 31, 2007, please make out your monthly mortgage check to Wachovia Mortgage. Rest assured, only the name of our company has changed. Your loan number and all customer service contact information/phone numbers/addresses remain the same. Thank you.

Please detach coupon and return with payment. Thank you.

[illegible]

an Number: 10505743                      Make check payable to World Savings.  
ame: TINA S ALEXANDER                      - Minimum Payment                      \$14,182.97

Payment Due Date: \*\*\*\*\*

**Payment Amount:** \_\_\_\_\_  
**Additional Amount to go to**  
**Principal/Deferred Interest:** \_\_\_\_\_

**Total Amount Enclosed:** \_\_\_\_\_

**To avoid a Late Charge of 106.03**  
**please ensure payment is received by 12/17/07**

WORLD SAVINGS  
PO Box 105693  
Atlanta GA 30348-5693

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840. 84

For change of address or phone number, check the box and enter new information on reverse side.

1:5400 2 2 2 50:00000 10 58 5 7 4 3 11 5 1 2

# **Exhibit “19”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

November 27, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Today, November 27, 2007, I received a loan statement dated 11/20/07 for the December 1, 2007 payment for \$14,182.97. Over-the-top would be an understatement for the amount of frustration that I am feeling regarding World Savings/Wachovia's handling of my loan reinstatement, along with the blatant disregard for accurate accounting and documentation. This is my third letter since my loan was reinstated and brought current the first of October 2007, via a \$106,000 payment. I have requested numerous times both in writing and over the phone for a complete and accurate accounting of my loan. I have repeatedly been told that it is being looked into, but nothing occurs. You have refused to accept my November 2007 payment for the amount of \$2,120.59 and now have refused to accept my December 2007 payment of \$2,120.59. As a result of your refusal to accept my payments, you are in breach of our loan agreement and must immediately rectify your accounting issues.

On November 20, 2007, I received a refund check of \$61.00 from World Savings/Wachovia for the overpayment of my loan reinstatement amount. I paid \$106,000 rather than \$105,440.15, because I figured there would be a few more days' interest charged and I wanted to make sure that everything was paid and current. My letter dated Oct. 29, 2007, pointed out that I overpaid and you subsequently sent me this refund for \$61.00, so obviously you have been receiving my letters and have responded to the overpayment, but not to the accounting, the payment demand errors, and the magically appearing escrow numbers. It is unreasonable to expect anyone to pay amounts demanded without accurate accounting or explanations as to the discrepancies. Also, if these unreasonable amounts were actually correct and owed, then why would you send me a refund?

I have repeatedly attempted to make the Nov. 2007 loan payment for \$2,120.59 according to my original loan contract, and World Savings/Wachovia would not accept the payment. Instead, I was told that I had to pay \$8,789.09. World Savings/Wachovia was repeatedly told about their inconsistent statement since my loan was brought current. Again, I was told about the World Savings/Wachovia transition, and they would have to look into it. The only amount they would accept was \$8,789.09. I knew my Nov. 2007 loan payment should



be \$2,120.59, as my original loan contract provided, because the October loan payment was \$2,561.12, which included the final \$440.53 escrow amount from the reinstatement. I also reminded World Savings/Wachovia that I was waiting on answers regarding the appearance of an escrow balance. I informed them that it was imperative this be resolved because their documentation error was increasing my payments beginning December 1, 2007 by \$6,648.26 to a total payment of \$8,768.85, which would be a problem for me to pay.

I would greatly appreciate these questions being answered immediately, the documentation corrected to reflect the reinstated terms of my loan agreement, and the acceptance of the contractually specified loan payment for November in the amount of \$2,120.59.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tina S. Alexander', with a long, sweeping horizontal line extending to the right.

Tina S. Alexander  
Loan Number: 0010585743

# **Exhibit “20”**



November 21, 2007

Loan Number: 0010585743

000646 M9DLA1TA  
Tina S Alexander  
12318 Mossycup Dr  
Houston, TX 77024 4907

Dear Tina S Alexander :

World Savings has not received the payment due on November 01, 2007. If this payment has already been made, then please disregard this notice.

Please make the payment immediately, including any late charges due for a total of \$ 5,414.12. You have the following payment options:

- \* Call 1-800-642-0257 to make your payment by phone
- \* Pay online at [www.worldsavings.com](http://www.worldsavings.com)
- \* Call 1-800-282-3451 to discuss payment arrangements (M-F 8:00 a.m. to 10:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m., Central Time).
- \* You may pay at any World Savings branch, or mail payments to:

World Savings  
Attn: Cashiering Dept., TX 1361  
P.O Box 659568  
San Antonio, TX 78265-9568

Please be advised we may report information about your account to credit bureaus. If this is an ELOC, we may suspend advance privileges if payment is not received.

Loan Counseling Department

C0650 063 CPI

**\*NOTICE REQUIRED BY FEDERAL LAW:** Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

# **Exhibit “21”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

November 28, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Today, November 28, 2007, I received a letter from World Savings dated 11/21/07 saying you did not receive my November 01, 2007 loan payment. I just sent a letter to World Savings yesterday detailing the events of World Savings refusal to take my November payment, as per my original loan agreement, and requested a complete accounting of my loan, along with the documentation errors corrected immediately to reflect the reinstated terms of my original loan agreement, and the acceptance of the contractually specified loan payment for November in the amount of \$2,120.59.

Today, World Savings letter says that I need to pay \$5,414.12 for my November 2007 loan payment. This yet again, brings to light the blatant discrepancies in the World Savings/Wachovia accounting requesting a third different amount to be paid for November 2007.

- On 10/16/07, I received a loan statement dated 10/06/07 reflecting the Nov. 07 payment being \$8,789.09
- On 10/29/07, I received a loan statement dated 10/18/07 reflecting the Nov. 07 payment to be either \$8,789.09 or 11,248.67
- Now on 11/28/07, I receive a letter dated 11/21/07 saying that my Nov. 07 payment was not received and I should pay \$5,414.12. How can that even be possible? On the Dec. 1, 2007 loan statement shows a past due payment being \$2,561.12 and late charges and fees being \$2,853.00 for a total of \$5,414.12, which I had to figure out because the previous 2 loan statements for Nov. 07 sent by you did not have either of these amounts on them. Also, how can late charges and fees be greater than the payment amount? Anytime in the previous 9 years, late charges have always been \$106.03, but now you magically increase them to \$2,853.00, like you magically made an \$80,219.63 escrow appear.

It is apparent that World Savings/Wachovia is having accounting issues reinstating my loan after accepting \$106,000 dollars. I am once again requesting a complete and accurate accounting of my loan. I have attempted to make my Nov. 07 payment in the correct amount of \$2,120.59 and you have refused to accept my payment. You are in breach of our loan agreement and must immediately rectify your accounting issues. If you need my assistance, I will help you with

your accounting in regard to my loan agreement. This must be fixed immediately.

I would greatly appreciate these questions being answered immediately, the documentation corrected to reflect the reinstated terms of my loan agreement, and the acceptance of the contractually specified loan payment for November in the amount of \$2,120.59."

Sincerely,

A handwritten signature in cursive script, appearing to read "Tina S. Alexander", with a long horizontal flourish extending to the right.

Tina S. Alexander  
Loan Number: 0010585743

# **Exhibit “22”**



**WORLD SAVINGS**

December 04, 2007

Loan Number: 0010585743

**\*\*\* CERTIFIED MAIL \*\*\*  
NOTICE OF INTENT TO FORECLOSE**

Tina S Alexander  
12318 Mossycup Dr  
Houston, TX 77024 4907

Property Address: 12318 Mossycup  
Houston TX 77024

Dear Tina S Alexander :

Our records indicate we have not received your last 2 mortgage payments. Your loan is in default and due for the November 01, 2007 payment, and all subsequent payments and late charges. The total amount due is \$ 14,182.97 which includes \$ 106.03 in late charges. You may also be charged for any additional fees we may incur, including but not limited to: property tax and insurance payments, attorney fees, property inspections and other assessments.

Payment must be received in the form of a cashier's check, money order, or certified check within 30 days of the date of this notice. Any funds received that are less than the total amount due will be considered a partial payment and will be applied towards the arrearages due on your delinquent loan. Application of a partial payment is not an acceptance in full satisfaction of the delinquent amount due. Please mail payment(s) to the following address:

World Savings  
Cashiering Dept., TX1361  
P.O. Box 659568  
San Antonio, Texas 78265-9568

Failure to cure this default on or before January 03, 2008, will result in the acceleration of the sums secured by the Security Instrument, making the entire loan immediately due and payable. The lender will seek foreclosure which will result in the forced sale of the property. You are further advised of your right to reinstate after the acceleration and the right to bring a court action to assert the non-existence of a default or any other defense you may have to the acceleration and forced sale.

C0731 022 CPI





## WORLD SAVINGS

Tina S Alexander  
Loan Number 0010585743  
NOTICE OF INTENT TO FORECLOSE  
Page 2

You may have contacted World Savings and made a promise to pay by a certain date in order to bring your loan to a current status. If the promise to pay is fulfilled, please disregard this notification. Failure to make the full promised payment, in good funds, on or before 5:00 p.m. Central Time, on the promised date, or any other violation of any other terms of your Note and Security Instrument, will keep this notice in full force and effect. You may be eligible for Home Ownership Counseling through the Housing and Community Development Act of 1987. Please call the Community Development Agency at 1-800-569-4287.

Section 6050J of the 1984 Tax Reform Act requires lenders to report foreclosures and abandonments to the Internal Revenue Service.

Should you have any questions, please contact us at 1-800-282-3451. A representative is available to assist you Monday through Friday, 8:00 a.m. to 10:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m., Central Time.

Loan Counseling Department

Enclosure(s)

C0731 022 CPI

**NOTICE REQUIRED BY FEDERAL LAW:**

\*Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

# **Exhibit “23”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

December 11, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Today, December 11, 2007, I received via certified mail from World Savings/Wachovia dated 12/4/07, "Notice of Intent to Foreclose". There are not words to describe my level of frustration and I will do my best to remain courteous; however, it will be difficult. I just finished a call with another customer service person at World Savings/Wachovia trying to get answers, and it is a waste of time calling. I am always told the same thing. We will look into it and pay the most current statement. I am sick and tired of hearing that because you, World Savings/Wachovia, never do anything and I have to assume incompetence runs wildly through your organization.

This most current letter from World Savings/Wachovia or Notice of Intent to Foreclose says my loan is in default and due for the Nov. 1, 2007 payment and all subsequent payments and late charges. This notice says the total amount due is \$14,182.97 which includes \$106.03 in late charges. However, on 11/28/07, I received a letter from you dated 11/21/07 saying I owe \$5,414.12 of which \$2,853.00 is late charges. I have tried to make the CORRECT November reinstated loan payment of \$2,120.59, which World Savings/Wachovia refused to accept. On November 28, 2007, I sent you a letter requesting accounting and my loan issues to be resolved. Rather than respond to my numerous letters, except for sending me a refund on Nov. 20, 2007 for a \$61.00 over payment, World Savings proceeds with a "Notice of Intent to Foreclose" reflecting an amount that is blatantly incorrect 2 weeks later.

I am beginning to think that World Savings/Wachovia took my \$106,000 on 9-28-07, with the intent to create a paperwork nightmare and take my property, even though my loan was reinstated and current the first of October 2007. I would like to give World Savings/Wachovia the benefit of doubt, however, their behavior including NOT providing an accurate accounting of my loan, the multiple incorrect statements demanding different amounts of money, the \$80,219.63 escrow account balance, which magically appeared for the first time on the multiple Nov. 1, 2007 payment statements, and the refusal to accept my accurate, reinstated loan payment of \$2,120.59 for November 2007, gives me more than enough reason to

forego any benefit of doubt. It is evident that World Savings/Wachovia either had a horrible transition and they do not have their act together or they are participating in unreasonable and unjust behavior.

Regardless, World Savings/Wachovia's refusal to accept my correct reinstated loan payment of \$2,120.59 for November 2007 and December 2007 is in breach of the loan agreement, which I have notified them of such in the multiple letters I have written them the past 6 weeks. Given World Savings/Wachovia's breach of the loan agreement, I question World Savings/Wachovia's right to foreclose on my property.

Please provide an accurate accounting of my loan reinstatement and fix the errors in your system so these matters can be resolved.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tina S. Alexander', with a long horizontal flourish extending to the right.

Tina S. Alexander  
Loan Number: 0010585743

# **Exhibit “24”**



WORLD SAVINGS

101

December 17, 2007

Loan Number: 0010585743

000168 M9DLAMTA

Tina S Alexander  
12318 Mossycup Dr  
Houston, TX 77024 4907

Re: Borrower: Tina S Alexander  
Property Address: 12318 Mossycup, Houston TX 77024

Dear Tina S Alexander :

Thank you for allowing World Savings to meet your home loan needs. We are very concerned about the past due payment(s) on your mortgage. The total payment(s) due to World Savings as of today is \$ 14,289.00. If you are unable to make payment(s) due to financial problems, please let us know immediately. Our Loan Counselors would welcome the opportunity to assist you.

If you are experiencing a hardship that has affected your ability to make payment, such as unemployment, reduced income, divorce, disability or illness, we want to work with you during this difficult period.

Rather than risk foreclosure on the property, you should find out if you qualify for one of these programs:

- \* PAYMENT PLAN: We may be able to delay any foreclosure or other legal action if you can commit to repay the delinquent amount over an extended period.
- \* MODIFICATION PLAN: You may qualify for a modification to ease your repayment of the delinquency.
- \* MORTGAGE ASSUMPTION: Allows a qualified buyer to assume your obligation on the loan.
- \* LOAN CONVERSION: You may be able to convert from your current loan product to another product that better suits your financial needs.

FORECLOSURE HAS VERY SERIOUS CREDIT IMPLICATIONS. Walking away from the property may seem like a better choice than making your delinquent payment(s), but it can carry many long term consequences. Foreclosures are reported to all major credit reporting agencies in the United States. Once foreclosure is reported, it becomes a part of your permanent credit file and will remain with negative effects for up to ten years. We want to help you avoid this action.

Please contact us immediately at 1-800-282-3451 to discuss your situation. We are available to assist you Monday through Friday, 8:00 a.m. to 10:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m., Central Time. We want to help and look forward to hearing from you very soon. You may also obtain home loan information, locate the nearest World Savings branch, or contact us at [www.worldsavings.com](http://www.worldsavings.com).

Loan Counseling Department  
C0753 031 CPI

\*NOTICE REQUIRED BY FEDERAL LAW: Please be advised that World Savings may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, World Savings is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

# **Exhibit “25”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

December 21, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Today, December 21, 2007, I received a letter from you, World Savings/Wachovia dated 12/17/07, providing options to pay the again different, incorrect amount of \$14,289.00 to prevent foreclosure.

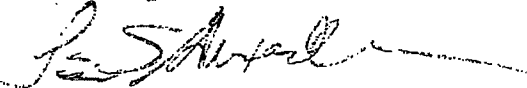
One more time I will ask for a complete accounting of my loan because I do not owe \$14,289.00. I have repeatedly tried to make the correct reinstated loan payment of \$2,120.59 for Nov. and the same for Dec. 2007, but you, World Savings/Wachovia will not accept the contractually required payment. Your refusal to accept my contractually required payment has broken or breached the loan agreement. World Savings/Wachovia has not responded to my numerous letters requesting a reliable accounting and/or cohesive explanation of the multiple different payment demands and the magically appearing escrow balance that are not reflected in our original loan agreement that was reinstated.

Please provide an accurate accounting or your incorrect accounting so any discrepancies that occurred when my loan was reinstated the first of October 2007 and when World Savings was transitioning to Wachovia, can be accurately resolved according to the reinstated loan agreement. I am only asking for accurate accounting and resolution of these discrepancies and the mysterious escrow charges that magically appeared on multiple Nov. 07 loan statements. This magically appearing escrow account did not appear until after you received and processed my \$106,000 payment to reinstatement my loan. It is my belief that the majority of your accounting discrepancies are related to this magically appearing escrow. It is certainly causing my payments to be grossly inflated in your records and not in accordance with the reinstated loan agreement.

My intent is to resolve these issues with you, World Savings/Wachovia, because I would certainly NOT have paid \$106,000.00 2 months ago to reinstate my loan, only to be in foreclosure again, due to incorrect accounting or a messy Wachovia transition, along with World Savings/Wachovia's refusal to accept the correct loan payment according to the reinstated loan agreement.

Please provide me with the documentation requested above so that some resolution can occur amicably.

Sincerely,



Tina S. Alexander  
Loan Number: 0010585743



# **Exhibit “26”**

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

December 27, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201

Re: Reinstated Loan Number: 0010585743

To Whom It May Concern:

Today, December 27, 2007, I received the Jan. 1, 2008 loan statement from you, World Savings/Wachovia dated 12/20/07, reflecting that I now need to pay \$23,057.85. It is apparent that World Savings/Wachovia both cannot fix their accounting errors and provide documentation as such, or you are negligent and satisfied with your own errors assisting in you stealing your client's property.

As you know and I have reminded you often, that on September 28, 2007, \$106,000.00 was wired to you to reinstate my loan agreement in full. Your employee, Mike Lara in the foreclosure department, faxed me a "REINSTATEMENT QUOTE" on September 18, 2007, after requesting it multiple times. The reinstatement quote stated, "Total required to reinstate loan in full....105,395.15". My detailed notes from conversations, faxes, and letters with Mike Lara through the reinstatement payment being made to reinstate my loan:

- On September 18, 2007, received fax of reinstatement quote from Mike Lara. After a couple of phone calls discussing the reinstatement quote with Mike Lara on the phone, I sent a confirmation letter by mail and faxed a copy to Mike Lara on September 19, 2007, reconfirming our conversations that there are no other amounts that I owed World Savings, and if \$105,440.15 is paid, my loan will be current, and in good standing. (Confirmation Letter Attached)
- On September 27, 2007, I called Mike Lara to reconfirm again, because I was nervous and wanted to make absolutely sure that all amounts owed to World Savings would be brought current when 105,440.15 was paid the next day. On the call, Mike Lara and I reviewed an escrow breakdown that I had requested to re-verify that all items are included in the reinstatement quote. We began with the first item creating a balance:
  - o 04/18/06 escrowed charges of \$5,286.33. This was included in the reinstatement amount, because \$440.53 was added to payments being brought current by reinstatement. *\*Confirmed by World Savings "Annual Escrow Disclosure Statements" from the actual escrow history dated July 2002 through April 2007 revealing a shortage of \$5,286.33.*
  - o 03/09/07 two escrow charges of 470.54 & 389.84 that totals \$860.38 and 03/13/07 an escrow charge of \$5,286.33. These two amounts total \$6,146.71, which was reflected and accounted for as

"additional charges" for \$6,227.97 being brought current by reinstatement. *\*Confirmed by 04/01/07 World Savings Loan Statement under current year to date escrow disbursements of \$860.38 and \$5,286.33.*

- o 3/30/07 two items with Description "Reversal" for \$55,568.26 and \$15,861.51 were the final items. Mike Lara said both these amounts with the description of Reversal was an error, because they did not coincide with any previous documentation in World Savings system, and these amounts were not reflected on any statements provided by World Savings. *\*Confirmed by the "Annual Escrow Disclosure Statements" provided by World Savings through 04/2007 date, which is past the 03/30/07 date of the items, and that these items were errors to be corrected. The only escrow amounts reflected a shortage of \$5,286.33 described above. Mike Lara instructed me to ignore these amounts, and that they would be corrected in the World Savings system.*
- On September 28, 2007, a wire for \$106,000.00 was sent to World Savings to reinstate my loan. I called and talked to Mike Lara and faxed wire transmittal to him. Mike Lara asked why I sent more than the required reinstatement amount. I stated that I wanted to be sure that everything was current, and figured an additional 3 days of interest charges that should be due since the reinstatement quote was calculated to be accurate until 5:00 pm on September 25, 2007, so I rounded up to \$106,000.00 to ensure everything was paid to a current status.

Currently, I have resorted to guessing in an effort to make sense of this nightmare of inconsistent statements containing unaccounted and unexplained amounts, because I have not received any answers to my multiple requests for an accurate accounting of my loan. Therefore, a possible explanation to the reinstated overpayment refund check of \$61.00 received on November 20, 2007 from World Savings, could be the difference of the \$6,227.97 included in the reinstatement payment and the actual escrow amounts of \$6,146.71 being cleared, providing an overpayment of \$81.26, which is only \$20.26 more than the \$61.00 refund check.

I performed under the terms of the reinstated loan agreement making the regular monthly payment of \$2,120.59 and a final escrow payment of \$440.53 for a total payment of \$2,561.12 for the month of October 2007. By paying the one-time additional \$440.53 escrow amount after my loan was reinstated, demonstrated my performance and desire for a clean new start with a 100 percent reinstated loan. I have repeatedly tried to make the correct reinstated loan payments of \$2,120.59 for November and the same for December 2007, but you, World Savings/Wachovia, would not accept my contractually required payments, as stated under the terms of my loan agreement. Your continued refusal to accept my contractually required payments has broken and breached my loan agreement, and I expect you, World Savings/Wachovia to abide by the terms of the loan agreement and repair the breach.

As of today, World Savings/Wachovia has not responded to my numerous letters requesting a reliable accounting and a cohesive explanation for the multiple and inconsistent payment demands, for unaccounted discrepancies, and the magically appearing escrow balance correction.

World Saving/Wachovia did not repair their breach of the loan agreement and has not responded to the numerous documentation requests. Therefore, as a consequence of World Savings/Wachovia breaching the loan agreement, and their apathetic response in correcting their breach, I will no longer perform under the loan agreement until such time that World Savings/Wachovia repairs their breach.

It has always been and continues to be my intent to resolve these issues with World Savings/Wachovia.

Sincerely,

A handwritten signature in black ink, appearing to read "Tina S. Alexander", with a stylized, cursive script.

Tina S. Alexander

Loan Number: 0010585743

Tina S. Alexander  
12318 Mossycup Dr.  
Houston, TX 77024

September 19, 2007

World Savings  
4101 Wiseman Boulevard  
San Antonio, TX 78251-4201  
Attn: Mike Lara, Foreclosure Department

Re: Reinstated Quote for Loan Number: 0010585743

Mr. Mike Lara,

Please have this letter confirm our conversation today regarding the Reinstatement Quote you faxed to me yesterday, which I received in the mail today. I called to reconfirm that there are no other amounts that I owe World Savings. If I pay this reinstatement quote amount of \$105,440.15, my loan will be current and in good standing. It is my intention to pay this amount and bring my loan current.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tina S. Alexander", written in dark ink.

Tina S. Alexander  
Loan Number: 0010585743